

Information to identify the case:

Debtor 1 Vincent Anthony Milone

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7102

EIN -----

Debtor 2 Deborah Ann Milone

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8646

EIN -----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **16-10537-TPA**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Vincent Anthony Milone

Deborah Ann Milone

9/27/21

By the court:

Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Vincent Anthony Milone
Deborah Ann Milone
Debtors

Case No. 16-10537-TPA
Chapter 13

District/off: 0315-1

User: mgut

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Date Rcvd: Sep 27, 2021

Form ID: 3180W

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Vincent Anthony Milone, Deborah Ann Milone, 2652 Myrtle Street, Erie, PA 16508-1834
cr	+ NATIONSTAR MORTGAGE, LLC, c/o Aldridge Pite LLP, Fifteen Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636
14247964	+ Citibank N.A., Firstmark Services, PO Box 82522, Lincoln NE 68501-2522
14253417	+ Equity One, Inc., 5047 Peach Street, Summit Plaza, Erie, PA 16509-2032
14253418	+ Erie County Tax Claim Bureau, Erie County Courthouse, 140 West Sixth Street, Room 110, Erie, PA 16501-1029
14253419	+ Holiday Financial, 715 West 38th Street, Erie, PA 16508-2626
14253423	+ MRS BPO LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
14253425	+ NationStar Mortgage LLC, c/o Nationwide Title Clearing, 2100 Alt 19 North, Palm Harbor, FL 34683-2620
14253424	+ NationStar Mortgage LLC, 4000 Horizon Way, Irvine, TX 75063-2260
14253430	+ SpringLeaf Mortgage Loan Trust, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
14240175	+ U.S. Bank N.A., c/o KML Law Group, Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14253431	+ U.S. Bank N.A., 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
14261464	+ U.S. Bank National Association, c/o Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
14253433	+ VA Hospital, 135 East 38th Street, Erie, PA 16504-1559

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 28 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RSVVCBICNOTICE1@state.pa.us	Sep 27 2021 23:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 28 2021 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RSVVCBICNOTICE1@state.pa.us	Sep 27 2021 23:25:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Sep 28 2021 03:18:00	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
14253414	EDI: CAPITALONE.COM	Sep 28 2021 03:18:00	Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14253415	Email/PDF: creditonebknotifications@resurgent.com	Sep 27 2021 23:39:39	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14253416	EDI: DISCOVER.COM	Sep 28 2021 03:18:00	Discover Card, P.O. Box 15316, Wilmington, DE 19850-5316

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14247889	EDI: DISCOVER.COM	Sep 28 2021 03:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14252072	+ EDI: DISCOVERSLS.COM	Sep 28 2021 03:18:00	Discover Student Loans, PO BOX 30925, Salt Lake City, UT 84130-0925
14253420	+ EDI: CITICORP.COM	Sep 28 2021 03:18:00	Home Depot Credit Services, P.O. Box 790328, St. Louis, MO 63179-0328
14253421	EDI: IRS.COM	Sep 28 2021 03:18:00	Internal Revenue Service, ATTN: Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
14253422	+ EDI: MID8.COM	Sep 28 2021 03:18:00	Midland Credit Management, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14269308	+ EDI: AGFINANCE.COM	Sep 28 2021 03:18:00	ONEMAIN FINANCIAL, PO BOX 70912, CHARLOTTE, NC 28272-0912
14253426	+ EDI: AGFINANCE.COM	Sep 28 2021 03:18:00	One Main Financial, 6801 Colwell Blvd., Irving, TX 75039-3198
14520022	EDI: PRA.COM	Sep 28 2021 03:18:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14253427	+ EDI: PRA.COM	Sep 28 2021 03:18:00	Portfolio Recovery Associates Inc., P.O. Box 12914, Norfolk, VA 23541-0914
14253428	EDI: AGFINANCE.COM	Sep 28 2021 03:18:00	SpringLeaf Financial Services, 17 Millcreek Square, Erie, PA 16565
14253429	EDI: AGFINANCE.COM	Sep 28 2021 03:18:00	SpringLeaf Financial Services of PA, Inc, P.O. Box 969, Evansville, IN 47706
14272000	EDI: AGFINANCE.COM	Sep 28 2021 03:18:00	Springleaf Financial Services, PO Box 3251, Evansville, IN 47731
14253413	EDI: AGFINANCE.COM	Sep 28 2021 03:18:00	American General Financial Services Inc., 6 Millcreek Square, Erie, PA 16565
14253434	+ EDI: VERIZONCOMB.COM	Sep 28 2021 03:18:00	Verizon Wireless, Bankruptcy Administration, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, as indenture trust
cr	*+	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
14297874	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14253432	*+	U.S. Bank N.A., c/o KML Law Group, Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association as indenture trustee, for CIM Trust 2016-5, Mortgage-Backed Notes, Series 2016-5 bnicholas@kmllawgroup.com
Michael S. Jan Janin	on behalf of Joint Debtor Deborah Ann Milone mjanjanin@quinnfirm.com mboni@quinnfirm.com;mmnquinnbankruptcy@gmail.com;mtrayer@quinnfirm.com;gbebko@quinnfirm.com;knottingham@quinnfirm.com
Michael S. Jan Janin	on behalf of Debtor Vincent Anthony Milone mjanjanin@quinnfirm.com mboni@quinnfirm.com;mmnquinnbankruptcy@gmail.com;mtrayer@quinnfirm.com;gbebko@quinnfirm.com;knottingham@quinnfirm.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteedpacom

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